

PROFORMA INVOICE

Vastukala Consultants (I) Pvt Ltd Ackruti Star, 1st Floor, 121, Central Road, MIDC, Andheri (E), Mumbai - 400 093 GSTIN/UIN: 27AADCV4303R1ZX State Name : Maharashtra, Code : 27 E-Mail : accounts@vastukala.org	Invoice No. PG-5800/22-23	Dated 18-Mar-23
Buyer (Bill to) COSMOS BANK - DADAR WEST DADAR BRANCH Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai - 400 028 GSTIN/UIN : 27AAAAT0742K1ZH State Name : Maharashtra, Code : 27	Delivery Note Mode/Terms of Payment	Reference No. & Date. Other References
	Buyer's Order No. Dated	Dispatch Doc No. 30290 / 46149
	Dispatched through Destination	Terms of Delivery

Sl No.	Particulars	HSN/SAC	GST Rate	Amount
1	VALUATION FEE <i>(Technical Inspection and Certification Services)</i>	997224	18 %	2,000.00
	CGST			180.00
	SGST			180.00
	Total			₹ 2,360.00

Amount Chargeable (in words)

E. & O.E

Indian Rupee Two Thousand Three Hundred Sixty Only

HSN/SAC	Taxable Value	Central Tax		State Tax		Total Tax Amount
		Rate	Amount	Rate	Amount	
997224	2,000.00	9%	180.00	9%	180.00	360.00
Total	2,000.00		180.00		180.00	360.00

Tax Amount (in words) : **Indian Rupee Three Hundred Sixty Only**

Remarks:

Mr. Suraj Vijayshankar Pandey - Residential Flat No. 709, 7th Floor, Building No. B3, "Nasheman SRA Co -op. Hsg. Soc. Ltd.", Shanti Niketan, S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai - 400065, State - Maharashtra, Country - India

Company's PAN : **AADCV4303R**

Declaration

NOTE - AS PER MSME RULES INVOICE NEED TO BE CLEARED WITHIN 45 DAYS OR INTEREST CHARGES APPLICABLE AS PER THE RULE.
 MSME Registration No. - 27222201137

Company's Bank Details

Bank Name : **The Cosmos Co-Operative Bank Ltd**
 A/c No. : **0171001022668**
 Branch & IFS Code : **Vileparle & COSB0000017**



UPI Virtual ID : **Vastukala@icici**

for Vastukala Consultants (I) Pvt Ltd

Patil
 Authorized Signatory

This is a Computer Generated Invoice



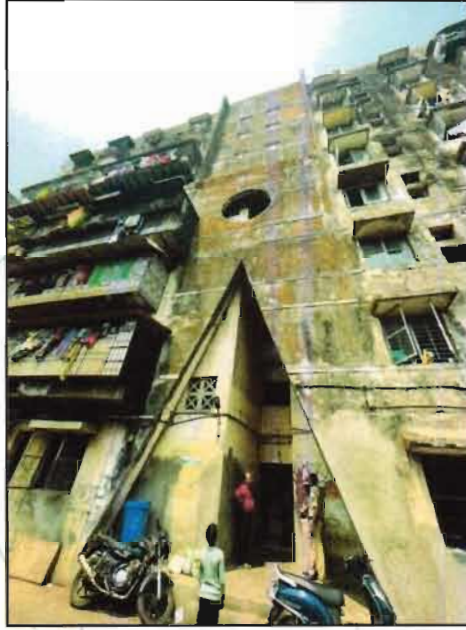
Vastukala Consultants (I) Pvt. Ltd.

An ISO 9001:2015 Certified Company

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Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner: **Mr. Suraj Vijayshankar Pandey**

Residential Flat No. 709, 7th Floor, Building No. B3, "**Nasheman SRA Co-op. Hsg. Soc. Ltd.**", Shanti Niketan,
S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg,
Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India.

Think Innovate Create
Latitude Longitude - 19°10'03.5"N 72°52'49.8"E

Valuation Done for:

Cosmos Bank




Dadar Branch

Horizon Bldg., 1st Floor, Ranade Road & Gokhale Road, Dadar (West), Mumbai – 400 028,
State – Maharashtra, Country – India.



Our Pan India Presence at :

 Mumbai	 Aurangabad	 Pune	 Rajkot
 Thane	 Nanded	 Indore	 Raipur
 Delhi NCR	 Nashik	 Ahmedabad	 Jaipur

 **Regd. Office** : 121, 1st Floor, Ackruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
 TeleFax : +91 22 28371325/24
 mumbai@vastukala.org

VALUATION OPINION REPORT

The property bearing Residential Flat No. 709, 7th Floor, Building No. B3, "**Nasheman SRA Co-op. Hsg. Soc. Ltd.**", Shanti Niketan, S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India belongs to **Mr. Suraj Vijayshankar Pandey.**

Boundaries of the property.

North	: Residential Building
South	: Internal Road
East	: Qasmi Madrasa Wa Masjid
West	: Shanti Niketan

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at **₹ 18,81,900.00 (Rupees Eighteen Lakh Eighty One Thousand Nine Hundred Only)**

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this valuation report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B. Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
c=IN, email=cm@vastukala.org,
c=IN
Date: 2023.03.18 12:01:36 +05'30'

C.M.D.

Auth. Sign



Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Cosmos Empanelment No.: H.O./Credit/67/2019-20

Encl.: Valuation report



Our Pan India Presence at :

- | | | | |
|-----------|------------|-----------|--------|
| Mumbai | Aurangabad | Pune | Rajkot |
| Thane | Nanded | Indore | Raipur |
| Delhi NCR | Nashik | Ahmedabad | Jaipur |

- Regd. Office** : 121, 1st Floor, Akruti Star,
Central Road, MIDC, Andheri (E),
Mumbai - 400 093, (M.S.), INDIA
TeleFax : +91 22 28371325/24
mumbai@vastukala.org

Valuation Report of Residential Flat No. 709, 7th Floor, Building No. B3, "**Nasheman SRA Co-op. Hsg. Soc. Ltd.**",
Shanti Niketan, S.S.P.L. Colony (Shivshahi Prakalp), Behind Indira Gandhi Research Institute,
Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India.

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS, PLANTATIONS,
FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	As per the request from Cosmos Bank, Dadar Branch to assess fair market value of the property for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose
2	Date of inspection	14.03.2023
3	Name of the owner/ owners	Mr. Suraj Vijayshankar Pandey
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Sole Ownership
5	Brief description of the property	Address: Residential Flat No. 709, 7 th Floor, Building No. B3, " Nasheman SRA Co-op. Hsg. Soc. Ltd. ", Shanti Niketan, S.S.P.L. Colony (Shivshahi Prakalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India. Contact Person: Mr. Anant Pawar (Bank Officer) Contact No. 7709571679 Person Met at Site: Mr. Vikas Shelke (Authorized Officer) Mr. Vaibhav Chaudhary (Court Commissioner) Mr. Bhanuprasad Dave (OBD) Mr. Rohan Rane (Clerk) Mr. Manish Keer (Clerk) Mr. Anil Chauhan (Bank's Driver / Peon)
6	Location, street, ward no	Shanti Niketan, S.S.P.L. Colony (Shivshahi Prakalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East)
	Survey/ Plot no. of land	Survey No. 239(Pt), C.T.S. No. 827D/2 of Village – Malad (East)
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area

9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Auto and Private cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	<p>Carpet Area in Sq. Ft. = 208.00 (Area as per actual site measurement)</p> <p>Carpet Area in Sq. Ft. = 225.00 (Area as per Agreement for Sale)</p> <p>Built Up Area in Sq. Ft. = 270.00 (Area as per Index II)</p> <p>All the above areas are within +/- 10% of the Agreement for Sale Area. The above calculations and detail measurements taken by us prove that the Agreement for Sale are is not exorbitantly inflated. Hence, valuation is based on the Agreement for Sale area.</p>
13	Roads, Streets or lanes on which the land is abutting	Shanti Niketan, S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East).
14	If freehold or leasehold land	Freehold
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N. A.
16	Is there any restriction covenant in regard to use of land? If so attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory	No

	body? Give date of the notification.	
21	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Vacant
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Vacant
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per SRA norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	N.A.
	(ii) Portions in their occupation	N.A.
	(iii) Monthly or annual rent /compensation/license fee, etc. paid by each	₹ 4,000.00 Expected rental income per month
	(iv) Gross amount received for the whole property	N.A.
27	Are any of the occupants related to, or close to business associates of the owner?	Information not available
28	Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29	Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30	Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31	If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32	If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33	Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34	What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35	Is the building insured? If so, give the policy no., amount for which it is insured and the	Information not available

	annual premium	
36	Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37	Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
	SALES	
38	Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
39	Land rate adopted in this valuation	N. A. as the property under consideration is a Residential Flat in a building. The rate is considered as composite rate.
40	If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
	COST OF CONSTRUCTION	
41	Year of commencement of construction and year of completion	Year of completion – 2002 (As per Index II)
42	What was the method of construction, by contract/By employing Labour directly/ both?	N. A.
43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
	Remark:	
	1. At the time of site inspection we observed that, external condition of the building is poor, dampness-leakages & cracks found at multiple locations.	
	2. Structural Stability Report not provided for our verification.	

PART II- VALUATION

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GENERAL:

Under the instruction of Cosmos Bank, Dadar Branch for Housing Loan as on 18.03.2023 for Residential Flat No. 709, 7th Floor, Building No. B3, "Nasheman SRA Co-op. Hsg. Soc. Ltd.", Shanti Niketan, S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India belongs to **Mr. Suraj Vijayshankar Pandey**.

We are in receipt of the following documents:

1	Copy of Agreement for Sale dated 08.10.2018 between Mr. Amin Yusuf Shaikh (the Vendor) AND Mr. Suraj Vijayshankar Pandey (the Purchaser).
2	Copy of Commencement Certificate No. SRA / DDTP / 004 / PN / MHL / AP dated 19.01.1999 issued by Slum Rehabilitation Authority.

LOCATION:

The said building is located at Survey No. 239(Pt), C.T.S. No. 827D/2 of Village – Malad (East), Taluka – Borivali, District – Mumbai Suburban. The property falls in Residential Zone. It is at a travelling distance 4.1 Km. from Aarey metro station.

BUILDING:

The building under reference is having Ground + 7 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" thick internal brick walls. The walls are having sand faced plaster from outside. The staircase is of R.C.C. with R.C.C. trades and risers with chequered tile floor finish. The building external condition is poor. The building is used for residential purpose. 7th Floor is having 7 Residential Flat. 1 Lift provided in the building.

Residential Flats:

The Residential Flat under reference is situated on the 7th Floor. It consists of Living Room + Kitchen + WC + Bath Passage + (i.e., 1RK + WC + Bath). The residential flat is finished with mosaic flooring, Teak Wood door frame with flush doors, Aluminium sliding windows & Casing capping electrification and open plumbing.

Valuation as on 18th March 2023.

The Built up Area of the Residential Flat	:	270.00 Sq. Ft.
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Deduct Depreciation:

Year of Construction of the building	:	2002 (As per Index II)
Expected total life of building	:	60 Years
Age of the building as on 2023	:	21 years
Cost of Construction	:	270.00 X 2,000.00 = ₹ 5,40,000.00
Depreciation	:	31.50%
Amount of depreciation		₹ 1,70,100.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	:	₹ 84,460.00 per Sq. M. i.e. ₹ 7,847.00 per Sq. Ft.
Guideline rate obtained after depreciation	:	₹ 74,443.00 per Sq. M. i.e. ₹ 6,916.00 per Sq. Ft.
Prevailing market rate	:	₹ 7,600.00 per Sq. Ft.
Value of property as on 18.03.2023	:	270.00 Sq. Ft. X ₹ 7,600.00 = ₹ 20,52,000.00

(Area of property x market rate of developed land & Residential premises as on 2022 - 23 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Depreciated fair value of the property as on 18.03.2023	:	₹ 20,52,000.00 (-) ₹ 1,70,100.00 = ₹ 18,81,900.00
Total Value of the property	:	₹ 18,81,900.00
The realizable value of the property	:	₹ 15,99,615.00
Distress value of the property	:	₹ 13,17,330.00
Insurable value of the property (270.00 X 2,000.00)	:	₹ 5,40,000.00
Guideline value (270.00 X ₹ 6,916.00)	:	₹ 18,67,320.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report Residential Flat No. 709, 7th Floor, Building No. B3, "**Nasheman SRA Co-op. Hsg. Soc. Ltd.**", Shanti Niketan, S.S.P.L. Colony (Shivshahi Prkalp), Behind Indira Gandhi Research Institute, Gen. A. K. Vaidya Marg, Goregaon (East), Mumbai – 400065, State – Maharashtra, Country – India this particular purpose at **₹ 18,81,900.00 (Rupees Eighteen Lakh Eighty One Thousand Nine Hundred Only)** as on 18th March 2023.

NOTES

1. I, Sharad B. Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **18th March 2023** is **₹ 18,81,900.00 (Rupees Eighteen Lakh Eighty One Thousand Nine Hundred Only)**. Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.

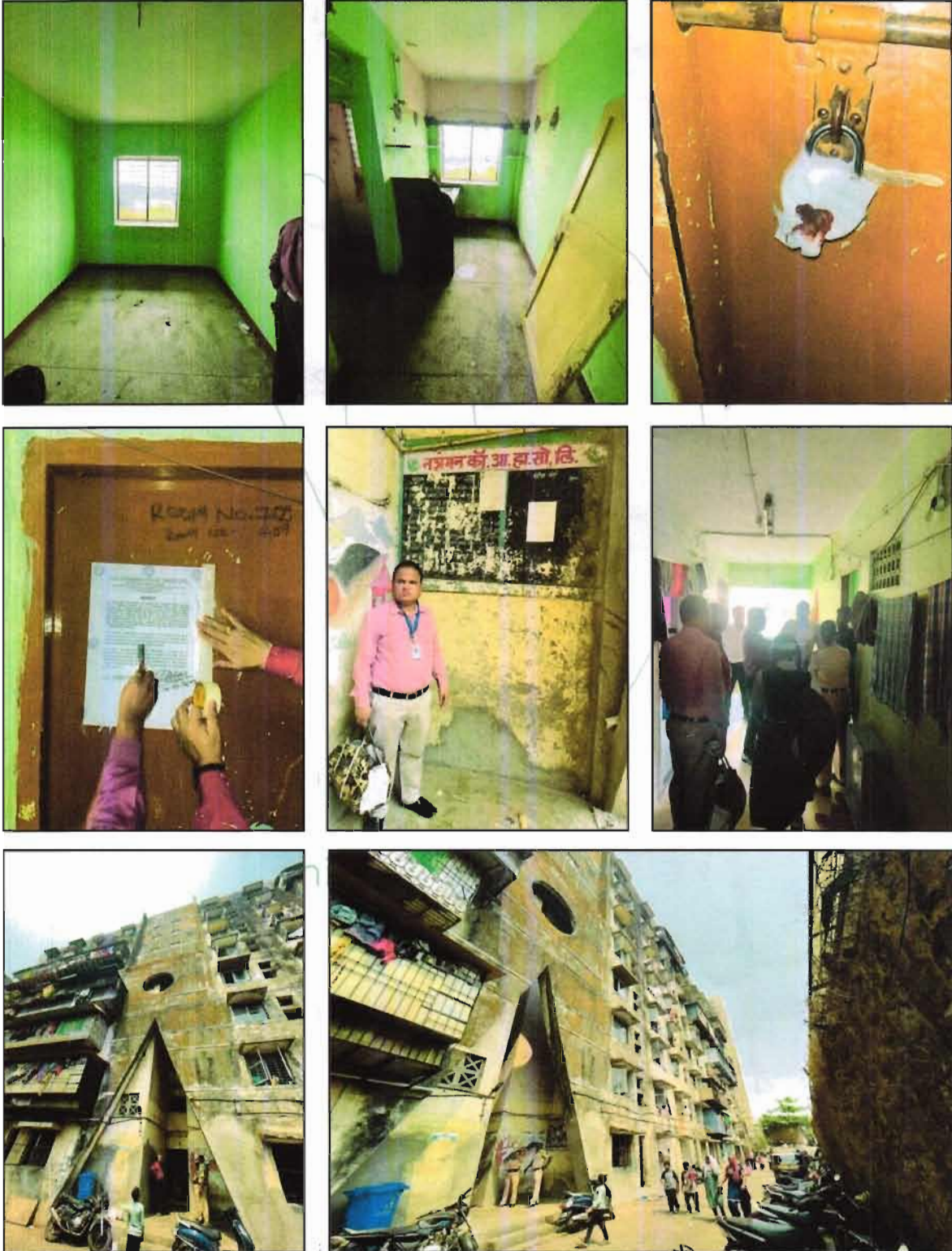
PART III- DECLARATION

I hereby declare that

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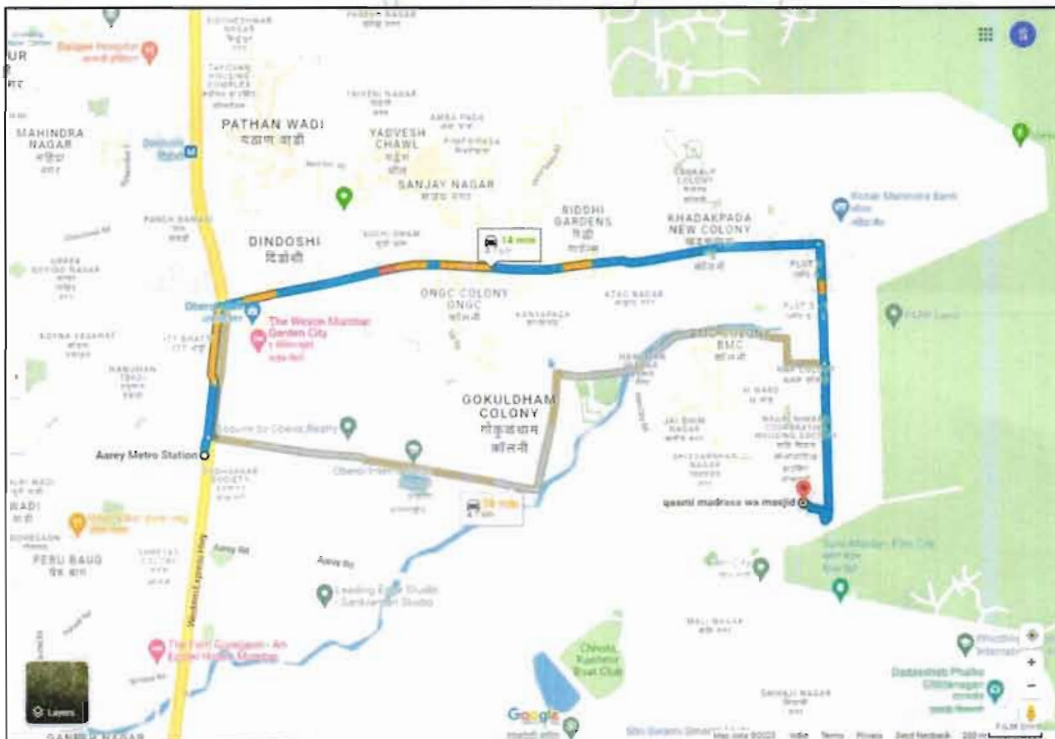
- (a) The information furnished in part I is true and correct to the best of my knowledge and belief;
- (b) I have no direct or indirect interest in the property valued:

Actual site photographs



Route Map of the property

Site:u/r



Latitude Longitude - 19°10'03.5"N 72°52'49.8"E

Note: The Blue line shows the route distance to site from nearest metro station (Aarey – 4.1 KM.)

Ready Reckoner Rate

DIVISION / VILLAGE : MALAD EAST Commence From 1st April 2022 To 31st March 2023						
Type of Area	Urban		Local Body Type	Corporation 'A' Class		
Local Body Name	Municipal Corporation of Greater Mumbai					
Land Mark	Terrain: Akurli Boundary to the North, Aarey Village Boundary to the South, and Village Boundary to East, Film City Road to the West, and all the surrounded properties portion.					
Rate of Land + Building in ₹ per sq. m. Built-Up						
Type	Sub-Zone	Land	Residential	Office	Shop	Industrial
#2	62/292A	36760	84460	101300	126600	85700
C. T. S. No. 429A/1/1pt. 653pt. 692/3, 692/4, 692/7, 692/8, 692/9, 692/10, 692/11, 627, 827A/4A/2, 827D/1, 827D/2						
<input type="button" value="Compare With Previous Year"/> +						

Stamp Duty Ready Reckoner Market Value Rate for Flat	84,460.00			
No increase	0.00			
Stamp Duty Ready Reckoner Market Value Rate (After Increase) (A)	84,460.00	Sq. Mtr.	7,847.00	Sq. Ft.
Stamp Duty Ready Reckoner Market Value Rate for Land (B)	36,760.00			
The difference between land rate and building rate (A – B = C)	47,700.00			
Depreciation Percentage as per table (D) [100% - 21%] (Age of the Building – 21 Years)	79%			
Rate to be adopted after considering depreciation [B + (C x D)]	74,443.00	Sq. Mtr.	6,916.00	Sq. Ft.

Multi-Storied building with Lift

For residential premises / commercial unit / office on above floor in multistoried building, the rate mentioned in the ready reckoner will be increased as under:

	Location of Flat / Commercial Unit in the building	Rate
a)	On Ground to 4 Floors	No increase for all floors from ground to 4 floors
b)	5 Floors to 10 Floors	Increase by 5% on units located between 5 to 10 floors
c)	11 Floors to 20 Floors	Increase by 10% on units located between 11 to 20 floors
d)	21 Floors to 30 Floors	Increase by 15% on units located between 21 to 30 floors
e)	31 Floors and above	Increase by 20% on units located on 31 and above floors

Table – D: Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C. Structure / other Pukka Structure	Cessed Building, Half or Semi – Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate

Price Indicators

NOBROKER

1 RK Flat in Shirosha, Sahara Chs, Goregaon East for Sale in Mantri Park

₹ 20 Lacs
₹ 14,328/Month
229 sq ft

1 Bedroom
2 Bathroom
104 sq ft
104 sq ft

Price trends by 100sqmtrk
Report what you see in context of the property
Liked by being Sold Out Strong Info

Overview

Age of Building	104 Years	Construction Type	Spilt Cement
Dimensional Charges	₹2.2 Per Sq Ft/M	Flooring	Wooded Floor
Build Up Area	229 Sq Ft	Carpet Area	104 Sq Ft

Activity On This Property

Similar Properties

HOUSING.COM

1 RK Apartment

₹53.0 L EMI starts at ₹28,07 K
₹11.78 K/sq ft

450 sq ft Build Up Area
₹11.78 K/sq ft Avg. Price
8 Year Old Age of property
Ready to move Possession status
Lower of 7 floors
East facing Facing
Unfurnished Furnishing

6 more

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **18th March 2023**.

The term Value is defined as

"The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self interest assuming that neither is under undue duress".

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that the property is free of liens and encumbrances.
4. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
5. There is no direct/ indirect interest in the property valued.
6. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for SARFAESI Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 purpose at **₹ 18,81,900.00 (Rupees Eighteen Lakh Eighty One Thousand Nine Hundred Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Sharadkumar
B. Chalikwar

Digitally signed by Sharadkumar B.
Chalikwar
DN: cn=Sharadkumar B. Chalikwar,
o=Vastukala Consultants (I) Pvt. Ltd.,
ou=CMD, email=cmd@vastukala.org, c=IN
Date: 2022.09.16 12:01:43 +05'30'

C.M.D.

Auth. Sign

Sharadkumar B. Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. (N) CCIT/1-14/52/2008-09

Cosmos Empanelment No.: H.O./Credit/67/2019-20

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